



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [DISCOUNT BANCORP, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [11,666,778](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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511 FIFTH AVENUE
NEW YORK, NY 10017

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	11,122,070			10,096,814			10,426,617			9,529,739			9,045,022		
Net income (\$000)	9,788			22,374			57,587			100,199			96,020		
Number of BHCs in peer group	133			123			128			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.20	2.67	18	2.44	2.94	20	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19
+ Non-interest income	0.73	1.13	34	1.04	1.12	51	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34
- Overhead expense	1.87	2.28	25	1.86	2.68	13	1.96	2.57	23	2	2.59	19	2.01	2.58	19
- Provision for credit losses	0.63	-0.12	98	0.60	0.88	33	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4
+ Securities gains (losses)	0.10	0.01	97	0.23	0.03	93	0.06	0.02	80	0.07	0.01	94	-0.03	0	7
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	46	0	0	85
= Pretax net operating income (tax equivalent)	0.52	1.78	2	1.26	0.64	80	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44
Net operating income	0.35	1.36	2	0.89	0.48	70	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32
Net income	0.35	1.35	2	0.89	0.48	70	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.41				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.73	3.18	21	3.89	4.09	33	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34
Interest expense	0.36	0.29	68	1.29	0.85	84	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91
Net interest income (tax equivalent)	2.37	2.88	18	2.60	3.24	20	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.34	0.16	83	0.21	0.27	54	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7
Earnings coverage of net loan and lease losses (X)	4.85	25.70	19	12.29	17.23	57	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.71	1.49	71	1.32	1.32	52	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76
Allowance for loan and lease losses / Total loans and leases	1.71	1.47	73	1.32	1.30	55	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.70	37	0.25	0.63	12	0.24	0.71	10	0.04	0.56	5	0	0.57	1
30-89 days past due loans and leases / Total loans and leases	0	0.33	0	0.05	0.52	3	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5
Liquidity and Funding															
Net noncore funding dependence	16.28	-0.51	89	33.95	14.37	87	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95
Net short-term noncore funding dependence	15.47	-6.88	97	33.03	4.94	98	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98
Net loans and leases / Total assets	63.03	60.99	53	63.15	64.23	34	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Capitalization															
Tier 1 leverage ratio	10.07	9.15	78	10.65	9.43	79	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65
Holding company equity capital / Total assets	9.84	10.72	37	9.83	11.64	29	10.48	11.16	39	11.02	11.37	46	10.27	11.21	38
Total equity capital (including minority interest) / Total assets	9.84	10.85	35	9.83	11.80	27	10.48	11.29	37	11.02	11.43	44	10.27	11.30	36
Common equity tier 1 capital / Total risk-weighted assets	13.98	12.57	73	13.69	11.64	82	14.07	12.38	81	14.11	12.50	75	14.26	12.37	76
Net loans and leases / Equity capital (X)	6.40	5.73	67	6.43	5.59	72	6.20	5.58	65	6.29	6.55	40	6.45	6.70	46
Cash dividends / Net income	0	23.13	6	67.04	81.34	58	26.05	42.30	29	4.39	25.65	18	44	24.05	78
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			93.20				35.12
Growth Rates															
Assets	6.08	16.49	23	16.28	11.31	74	12.61	16.68	42	5.94	8.66	39	-0.99	9.35	5
Equity capital	6.24	9.13	46	9.95	5.70	73	7.01	6.99	58	13.68	12.19	66	4.86	12.50	22
Net loans and leases	5.89	7.22	49	7.87	9.91	56	5.56	9.07	41	10.77	8.63	68	4.05	10.51	24
Noncore funding	-37.76	-25.09	38	10.17	16.35	45	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	99.24	102.85	26	99.18	103.91	20	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27
Cash from ops + noncash items + op expense / Op expense + dividends	0	98.58	14	0	176.81	7	98.77	147.24	21	0	152.31	5	0.04	123.74	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	56,741	74,103	249,258	330,939	287,762	-23.43	13.91
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	53,462	70,537	233,846	316,171	273,816	-24.21	14.65
Tax-exempt income on loans and leases.....	3,279	3,566	15,412	14,768	13,946	-8.05	3.11
Estimated tax benefit on income on loans and leases.....	1,715	1,712	7,561	6,906	6,279	0.15	-27.85
Income on loans and leases (tax equivalent).....	58,456	75,815	256,819	337,845	294,041	-22.90	12.01
Investment interest income (tax equivalent).....	11,633	15,658	62,464	64,126	68,753	-25.70	-43.09
Interest on balances due from depository institutions.....	45	286	443	3,175	2,019	-84.27	-93.81
Interest income on other earning assets.....	120	586	1,508	1,635	1,097	-79.52	-40.30
Total interest income (tax equivalent).....	70,254	92,345	321,234	406,781	365,910	-23.92	-4.49
Interest on time deposits of \$250K or more	996	7,037	16,581	34,937	24,200	-85.85	
Interest on time deposits < \$250K.....	1,768	6,732	17,095	39,028	26,750	-73.74	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	6,369	14,239	36,400	59,552	34,210	-55.27	34.08
Interest on other borrowings and trading liabilities.....	68	2,636	3,626	11,986	23,523	-97.42	-99.33
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	9,201	30,644	73,702	145,503	108,683	-69.97	-55.14
Net interest income (tax equivalent).....	61,053	61,701	247,532	261,278	257,227	-1.05	15.10
Non-interest income.....	20,206	26,254	71,661	68,895	58,485	-23.04	40.95
Adjusted operating income (tax equivalent)	81,259	87,955	319,193	330,173	315,712	-7.61	20.60
Overhead expense.....	51,882	46,925	204,350	190,199	182,151	10.56	45.94
Provision for credit losses.....	17,422	15,032	37,472	9,473	-4,390		248.44
Securities gains (losses)	2,680	5,765	5,841	6,822	-2,903	-53.51	
Other tax equivalent adjustments	0	0	0	0	187		
Pretax net operating income (tax equivalent).....	14,547	31,855	78,175	138,419	135,235	-54.33	-45.78
Applicable income taxes	2,808	6,961	10,390	26,627	28,130	-59.66	-46.02
Tax equivalent adjustments	1,951	2,520	10,198	11,593	11,085	-22.58	-66.86
Applicable income taxes (tax equivalent).....	4,759	9,481	20,588	38,220	39,215	-49.80	-57.09
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	9,788	22,374	57,587	100,199	96,020	-56.25	-37.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	9,788	22,374	57,587	100,199	96,020	-56.25	-37.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	9,788	22,374	57,587	100,199	96,020	-56.25	-37.82
Investment securities income (tax equivalent).....	11,633	15,658	62,464	64,126	68,753	-25.70	-43.09
US Treasury and agency securities (excluding mortgage-backed securities)	67	127	412	570	429	-47.24	-16.25
Mortgage-backed securities	8,922	10,788	40,302	43,748	46,548	-17.30	-19.38
All other securities	2,644	4,743	21,750	19,808	21,776	-44.25	-71.55
Cash dividends declared.....	0	15,000	15,000	4,400	42,250	-100.00	
Common	0	15,000	15,000	4,400	42,250	-100.00	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.53	2.96	20	3.66	3.72	44	3.08	3.27	31	4.27	4.19	61	4.05	4.08	50
Less: Interest expense	0.33	0.27	69	1.21	0.78	83	0.71	0.48	78	1.53	0.95	92	1.20	0.75	90
Equals: Net interest income (tax equivalent)	2.20	2.67	18	2.44	2.94	20	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19
Plus: Non-interest income	0.73	1.13	34	1.04	1.12	51	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34
Equals: adjusted operating income (tax equivalent)	2.92	3.87	8	3.48	4.12	17	3.06	4.04	7	3.46	4.16	25	3.49	4.27	19
Less: Overhead expense	1.87	2.28	25	1.86	2.68	13	1.96	2.57	23	2	2.59	19	2.01	2.58	19
Less: Provision for credit losses	0.63	-0.12	98	0.60	0.88	33	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.10	0.01	97	0.23	0.03	93	0.06	0.02	80	0.07	0.01	94	-0.03	0	8
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	46	0	0	85
Equals: Pretax net operating income (tax equivalent)	0.52	1.78	2	1.26	0.64	80	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44
Less: Applicable income taxes (tax equivalent)	0.17	0.40	7	0.38	0.16	89	0.20	0.23	40	0.40	0.35	67	0.43	0.32	78
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	45	0	0	46
Equals: Net operating income	0.35	1.36	2	0.89	0.48	70	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	0.35	1.35	2	0.89	0.48	70	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Memo: Net income (last four quarters)	0.42	1.07	8	1.02	0.98	48	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Net income—BHC and noncontrolling (minority) interest	0.35	1.37	2	0.89	0.49	70	0.55	0.83	20	1.05	1.19	33	1.06	1.22	32
Margin Analysis															
Average earning assets / Average assets	92.64	93.08	46	94.16	91.24	79	92.80	92.32	58	96.03	93.22	84	96.17	93.23	83
Average interest-bearing funds / Average assets	82.36	62.97	94	84.65	66.92	95	82.06	64.06	93	83.84	70.66	91	84.06	70.70	92
Interest income (tax equivalent) / Average earning assets	2.73	3.18	21	3.89	4.09	33	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34
Interest expense / Average earning assets	0.36	0.29	68	1.29	0.85	84	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91
Net interest income (tax equivalent) / Average earning assets	2.37	2.88	18	2.60	3.24	20	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16
Yield or Cost															
Total loans and leases (tax equivalent)	3.20	4.05	10	4.43	4.74	29	3.71	4.27	17	5.12	4.98	61	4.92	4.85	56
Interest-bearing bank balances	0.04	0.10	8	0.44	1.16	12	0.19	0.27	27	1.38	2.26	10	1.01	1.88	10
Federal funds sold and reverse repos		0.26			1.34			0.68			2.02			1.50	
Trading assets	0.21	0.39	65	0.37	0.75	63	0.24	0.60	60	0.87	0.49	81	2.16	0.70	78
Total earning assets	2.65	3.15	19	3.78	4.05	29	3.21	3.51	27	4.32	4.47	38	4.08	4.33	33
Investment securities (tax equivalent)	1.70	1.84	41	2.53	2.60	42	2.46	2.25	71	2.73	2.74	51	2.69	2.69	50
US Treasury and agency securities (excluding mortgage-backed securities)	2.55	1.30	92	2	2.31	41	2.30	1.75	77	1.54	2.54	10	2.63	2.20	78
Mortgage-backed securities	1.55	1.60	49	2.20	2.49	17	2.02	2.05	44	2.43	2.54	36	2.34	2.44	38
All other securities	1.83	2.93	15	3.04	3.62	35	3.67	3.24	71	3.93	3.80	61	4.19	3.74	72
Interest-bearing deposits	0.42	0.26	80	1.48	0.90	87	0.88	0.53	84	1.80	1.13	88	1.25	0.85	83
Time deposits of \$250K or more	0.49	0.82	16	1.98	1.83	61	1.38	1.42	42	2.23	2.13	60	1.70	1.57	60
Time deposits < \$250K	1.12	0.78	80	2.12	1.69	83	1.74	1.36	84	2.43	1.91	91	1.86	1.42	90
Other domestic deposits	0.35	0.17	85	1.12	0.71	86	0.63	0.36	85	1.38	0.86	86	0.84	0.64	70
Foreign deposits		0.13			0.79			0.42			2.53			1.85	
Federal funds purchased and repos	0.11	0.18	50	1.61	1.14	80	0.84	0.62	76	2.63	1.23	90	3.77	1.03	96
Other borrowed funds and trading liabilities	0.03	1.38	8	0.85	1.90	8	0.36	1.50	7	1.78	1.03	57	2.10	2.10	56
All interest-bearing funds	0.40	0.42	55	1.43	1.15	75	0.86	0.74	67	1.82	1.34	83	1.43	1.06	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	20,206		26,254		71,661		68,895		58,485						
Fiduciary activities income	1,736		1,961		6,885		8,193		8,518						
Service charges on deposit accounts - domestic	794		659		2,755		2,720		2,838						
Trading revenue.....	4,913		11,942		18,098		17,085		7,465						
Investment banking fees and commissions.....	4,121		2,654		10,513		10,148		9,487						
Insurance activities revenue.....	107		16		124		1		84						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	0		0		0		0		0						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	0		0		0		0		369						
Other non-interest income.....	8,535		9,022		33,286		30,748		29,724						
Total overhead expenses	51,882		46,925		204,350		190,199		182,151						
Personnel expense.....	28,525		27,381		107,388		108,904		101,350						
Net occupancy expense.....	10,310		7,978		46,886		26,409		22,838						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	13,047		11,566		50,076		54,886		57,963						
Fee income on mutual funds and annuities.....	1,485		946		3,635		2,844		2,832						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	565		551		565		564		527						
Average personnel expense per employee.....	50.49		49.69		190.07		193.09		192.31						
Average assets per employee.....	19,685.08		18,324.53		18,454.19		16,896.70		17,163.23						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.35	2.10	93	3.60	2.64	68	5.07	2.02	82	4.13	0.66	88	4.84	1.69	82
Overhead expenses / Net Interest Income + non-interest income	65.42	59.31	76	54.92	63.90	18	66.13	62.28	68	59.70	61.79	42	59.76	61.22	42
Percent of Average Assets															
Total overhead expense	1.87	2.28	25	1.86	2.68	13	1.96	2.57	23	2	2.59	19	2.01	2.58	19
Personnel expense.....	1.03	1.28	23	1.08	1.36	20	1.03	1.30	24	1.14	1.50	19	1.12	1.46	20
Net occupancy expense.....	0.37	0.24	93	0.32	0.27	69	0.45	0.26	95	0.28	0.32	36	0.25	0.31	28
Other operating expenses.....	0.47	0.73	14	0.46	0.98	6	0.48	0.94	9	0.58	0.76	25	0.64	0.79	32
Overhead less non-interest income	1.14	1.10	52	0.82	1.47	15	1.27	1.25	48	1.27	1.65	19	1.37	1.65	26
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63.85	58.69	75	53.35	63.38	14	64.02	61.82	63	57.61	59.91	41	57.70	60.51	37
Personnel expense.....	35.10	33.28	60	31.13	33.17	34	33.64	32.36	53	32.98	34.17	38	32.10	34.42	36
Net occupancy expense.....	12.69	6.42	96	9.07	6.75	84	14.69	6.58	97	8	7.50	57	7.23	7.33	47
Other operating expenses.....	16.06	18.45	38	13.15	22.88	4	15.69	22.28	17	16.62	17.93	35	18.36	18.28	49
Total non-interest income	24.87	28.42	42	29.85	26.40	64	22.45	28.83	40	20.87	19.83	52	18.52	20.30	46
Fiduciary activities income	2.14	2.15	57	2.23	2.03	60	2.16	2.09	61	2.48	1.61	67	2.70	1.95	66
Service charges on domestic deposit accounts	0.98	3.21	15	0.75	3.92	11	0.86	3.27	13	0.82	3.21	19	0.90	3.58	12
Trading revenue.....	6.05	0.97	93	13.58	1.58	91	5.67	1.28	89	5.17	0.07	97	2.36	0.03	97
Investment banking fees and commissions.....	5.07	2.51	82	3.02	2.81	70	3.29	2.46	75	3.07	0.91	86	3	0.85	89
Insurance activities revenue.....	0.13	0.38	60	0.02	0.40	42	0.04	0.41	44	0	0.37	45	0.03	0.46	53
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.22	16	0	0.52	13
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0	3.74	6	0	1.88	15	0	3.92	12	0	2.27	13	0.12	1.98	18
Other non-interest income.....	10.50	8.65	69	10.26	9.85	66	10.43	9.65	65	9.31	7.41	75	9.41	7.05	79
Overhead less non-interest income	38.98	29.66	76	23.50	36.23	16	41.57	31.93	75	36.74	39.47	41	39.17	39.75	48
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.30	21.04	30	21.85	17.54	75	13.29	18.63	16	19.24	21.51	29	20.80	18.37	59
Applicable income tax + TE / Pretax net operating income + TE	32.71	22.74	96	29.76	22.86	84	26.34	21.18	89	27.61	23.31	82	29	21.35	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	2,847,671	2,665,586	2,769,211	2,547,395	2,201,416	6.83	53.54	
Commercial and industrial loans	2,928,331	2,815,792	2,828,688	2,817,813	2,480,618	4.00	17.29	
Loans to individuals	11,873	13,912	19,037	14,509	48,450	-14.66	-89.39	
Loans to depository institutions and acceptances of other banks	0	250	0	368	830	-100.00	-100.00	
Agricultural loans	0	0	0	0	0	-100.00	-100.00	
Other loans and leases	1,711,077	1,556,149	1,670,098	1,493,516	1,471,992	9.96	65.34	
Less: Unearned income	17,363	13,727	16,053	14,166	12,847	26.49	25.19	
Loans and leases, net of unearned income	7,481,589	7,037,962	7,270,981	6,859,435	6,190,459	6.30	35.49	
Less: Allowance for loan and lease losses	127,664	92,844	116,426	81,421	71,216	37.50	92.66	
Net loans and leases	7,353,925	6,945,118	7,154,555	6,778,014	6,119,243	5.89	34.79	
Debt securities that reprice or mature in over 1 year	2,722,294	2,413,807	2,547,318	2,260,255	2,180,902	12.78	5.13	
Mutual funds and equity securities	5,399	5,477	5,482	5,385	5,218	-1.42	-2.16	
Subtotal	10,081,618	9,364,402	9,707,355	9,043,654	8,305,363	7.66	25.23	
Interest-bearing bank balances	536,430	464,059	299,798	61,221	240,754	15.60	1.80	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	214,624	201,979	165,985	136,630	168,760	6.26	-21.76	
Trading assets	123,029	204,565	177,796	75,109	23,485	-39.86	365.47	
Total earning assets	10,955,701	10,235,005	10,350,934	9,316,614	8,738,362	7.04	23.40	
Non-interest-bearing cash and due from depository institutions	230,856	184,934	144,104	68,832	117,133	24.83	264.35	
Premises, fixed assets, and leases	41,706	33,107	53,004	32,330	23,920	25.97	159.04	
Other real estate owned	0	0	0	0	0			
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	438,515	545,274	461,993	359,235	349,801	-19.58	28.46	
Total assets	11,666,778	10,998,320	11,010,035	9,777,011	9,229,216	6.08	25.46	
Quarterly average assets	11,122,070	10,096,814	10,766,875	9,772,812	9,029,808	10.15	21.50	
Average loans and leases (YTD)	7,311,813	6,847,362	6,914,605	6,596,274	5,972,139	6.78	33.93	
Memoranda								
Loans held-for-sale	0	0	0	0	10,000	-100.00		
Loans not held-for-sale	7,481,589	7,037,962	7,270,981	6,859,435	6,180,459	6.30	35.86	
Real estate loans secured by 1–4 family	58,372	84,556	73,561	82,602	70,712	-30.97	390.40	
Commercial real estate loans	2,789,299	2,581,030	2,695,650	2,464,793	2,130,704	8.07	51.36	
Construction and land development	145,963	210,449	191,250	207,693	184,664	-30.64	2.70	
Multifamily	605,949	551,534	550,274	509,101	484,666	9.87	768.08	
Nonfarm nonresidential	2,037,387	1,819,047	1,954,126	1,747,999	1,461,374	12.00	24.93	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	2,942,317	2,621,263	2,718,785	2,402,270	2,354,880	12.25	2.55	
U.S. Treasury securities	11,209	10,461	11,038	10,521	10,012	7.15	-77.67	
US agency securities (excluding mortgage-backed securities)	0	15,030	0	14,938	0	-100.00		
Municipal securities	170,786	183,992	187,530	303,400	402,797	-7.18	-65.39	
Mortgage-backed securities	2,329,325	2,012,008	2,126,717	1,820,840	1,848,011	15.77	10.30	
Asset-backed securities	166,557	137,003	179,607	140,911	47,044	21.57	68.69	
Other debt securities	259,041	257,292	208,411	106,275	41,798	0.68	136.88	
Mutual funds and equity securities	5,399	5,477	5,482	5,385	5,218	-1.42	-2.16	
Available-for-sale securities	2,757,939	2,479,422	2,611,862	2,253,264	2,157,495	11.23	31.29	
U.S. Treasury securities	11,209	10,461	11,038	10,521	10,012	7.15	-55.38	
US agency securities (excluding mortgage-backed securities)	0	15,030	0	14,938	0	-100.00		
Municipal securities	130,396	133,314	137,152	252,622	339,477	-2.19	629.61	
Mortgage-backed securities	2,190,736	1,926,322	2,075,654	1,727,997	1,727,946	13.73	17.90	
Asset-backed securities	166,557	137,003	179,607	140,911	47,044	21.57	68.69	
Other debt securities	259,041	257,292	208,411	106,275	27,798	0.68	171.66	
Mutual funds and equity securities	0	0	0	0	5,218	-100.00		
Held-to-maturity securities appreciation (depreciation)	3,124	3,083	2,663	855	-3,150	1.33	-88.51	
Available-for-sale securities appreciation (depreciation)	39,920	6,423	60,401	9,286	-39,798	521.52	170.06	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	101,925	270,743	143,194	168,018	423,060	-62.35	-90.95	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	859,647	532,725	642,990	477,863	536,533	61.37	105.33
NOW, ATS and transaction accounts	601,975	413,790	756,181	77,672	26,876	45.48	870.27
Time deposits less brokered deposits < \$250K	-609,947	-157,466	-356,394	78,054	191,749		
MMDA and other savings accounts	7,027,461	4,956,477	6,154,699	4,682,049	3,934,471	41.78	58.47
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,879,136	5,745,526	7,197,476	5,315,638	4,689,629	37.14	73.22
Time deposits of \$250K or more	780,703	1,318,776	837,272	1,523,806	1,497,307	-40.80	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	350,000	545,000	100,000	485,000	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	340,000	875,000	0	250,000	215,000	-61.14	3031.33
Other borrowings w/remaining maturity over 1 year	4,217	0	4,814	0	0		-77.47
Brokered deposits < \$250K	1,267,921	1,301,056	966,269	1,324,647	1,272,714	-2.55	
Noncore funding	2,392,841	3,844,832	2,353,355	3,198,453	3,470,021	-37.76	-36.19
Trading liabilities	108,180	189,188	160,686	53,411	2,635	-42.82	945.82
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	138,256	137,873	145,126	131,639	118,757	0.28	17.33
Total liabilities	10,518,413	9,917,419	9,856,643	8,699,141	8,281,042	6.06	24.82
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	94,652	94,652	94,652	94,652	94,652	0.00	0.00
Retained earnings	1,020,270	975,269	1,010,482	967,895	872,355	4.61	33.18
Accumulated other comprehensive income	28,443	5,980	43,258	10,323	-23,833	375.64	331.54
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,148,365	1,080,901	1,153,392	1,077,870	948,174	6.24	31.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,148,365	1,080,901	1,153,392	1,077,870	948,174	6.24	31.64
Total liabilities and capital	11,666,778	10,998,320	11,010,035	9,777,011	9,229,216	6.08	25.46
Memoranda							
Non-interest-bearing deposits	859,647	532,725	642,990	477,863	536,533	61.37	105.33
Interest-bearing deposits	9,068,113	7,832,633	8,358,027	7,686,228	6,923,117	15.77	31.97
Total deposits	9,927,760	8,365,358	9,001,017	8,164,091	7,459,650	18.68	36.19
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,153,392	1,077,870	1,077,870	948,174	904,246		
Accounting restatements	0	0	0	0	3,985		
Net income	9,788	22,374	57,587	100,199	96,020		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	15,000	15,000	4,400	42,250		
Change in other comprehensive income	-14,815	-4,343	32,935	33,897	-13,827		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,148,365	1,080,901	1,153,392	1,077,870	948,174		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	24.41	36.10	26	24.24	38.37	25	25.15	36.22	27	26.05	52.67	7	23.85	53.63	7
Commercial and industrial loans	25.10	13.88	92	25.60	12.73	93	25.69	13.52	93	28.82	11.45	92	26.88	11.42	93
Loans to individuals	0.10	3.42	9	0.13	3.84	9	0.17	3.40	15	0.15	2.71	17	0.52	2.65	35
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	65	0	0.03	31	0	0	0	0.01	0	91
Agricultural loans.....	0	0.19	10	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases.....	14.67	4.29	95	14.15	4.96	92	15.17	4.63	95	15.28	1.08	98	15.95	2.64	96
Net loans and leases.....	63.03	60.99	53	63.15	64.23	34	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Debt securities over 1 year.....	23.33	16.70	76	21.95	14.63	86	23.14	15.55	81	23.12	13.66	89	23.63	13.20	90
Mutual funds and equity securities	0.05	0.06	62	0.05	0.05	66	0.05	0.05	64	0.06	0.06	63	0.06	0.05	67
Subtotal	86.41	78.43	82	85.14	80.12	64	88.17	78.16	89	92.50	86.76	91	89.99	87.24	71
Interest-bearing bank balances	4.60	9.08	24	4.22	4.14	56	2.72	7.51	18	0.63	2.97	19	2.61	2.30	67
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.84	1.59	67	1.84	1.72	67	1.51	1.68	57	1.40	2.10	45	1.83	2.14	62
Trading assets	1.05	0.56	83	1.86	1.27	80	1.61	1.01	83	0.77	0.03	96	0.25	0.02	93
Total earning assets.....	93.91	91.48	75	93.06	89.78	80	94.01	91.05	86	95.29	92.39	85	94.68	92.24	80
Non-interest cash and due from depository institutions.....	1.98	1	94	1.68	1.12	83	1.31	1.07	69	0.70	1.14	24	1.27	1.25	50
Other real estate owned.....	0	0.02	5	0	0.03	3	0	0.02	4	0	0.04	10	0	0.04	9
All other assets.....	4.12	7.44	8	5.26	9.05	11	4.68	7.82	10	4	6.41	14	4.05	6.39	15
Memoranda															
Short-term investments	6.44	11.92	26	6.06	7.73	56	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56
U.S. Treasury securities.....	0.10	0.98	42	0.10	0.86	46	0.10	0.84	50	0.11	0.29	67	0.11	0.37	64
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0.14	0.51	43	0	0.63	11	0.15	1.25	29	0	1.67	7
Municipal securities	1.46	1.77	55	1.67	1.44	65	1.70	1.69	59	3.10	2.58	67	4.36	2.66	77
Mortgage-backed securities	19.97	12.38	82	18.29	11.43	84	19.32	11.75	86	18.62	9.38	88	20.02	8.73	94
Asset-backed securities	1.43	0.35	87	1.25	0.27	85	1.63	0.32	89	1.44	0.30	88	0.51	0.26	85
Other debt securities	2.22	0.46	94	2.34	0.39	92	1.89	0.42	92	1.09	0.53	79	0.45	0.52	62
Loans held-for-sale.....	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	8	0.11	0.29	57
Loans held for investment	64.13	61.15	58	63.99	64.43	35	66.04	61.72	59	70.16	72.01	36	66.97	73.24	20
Real estate loans secured by 1–4 family	0.50	11.69	5	0.77	13.18	7	0.67	11.91	6	0.84	16.02	4	0.77	16.83	3
Revolving	0	1.51	2	0	2.02	3	0	1.66	3	0	2.24	2	0	2.43	1
Closed-end, secured by first liens	0.50	9.76	6	0.77	10.62	8	0.67	9.81	8	0.84	13.07	4	0.77	13.60	3
Closed-end, secured by junior liens	0	0.21	2	0	0.28	2	0	0.22	3	0	0.37	1	0	0.41	1
Commercial real estate loans	23.91	22.27	52	23.47	23.11	47	24.48	22.22	52	25.21	33.26	25	23.09	33.39	19
Construction and land development	1.25	3.32	25	1.91	3.46	37	1.74	3.40	32	2.12	5	20	2	4.78	22
Multifamily.....	5.19	3.21	77	5.01	3.23	77	5	3.12	75	5.21	4.76	67	5.25	5.12	65
Nonfarm nonresidential	17.46	14.77	61	16.54	15.32	54	17.75	14.72	60	17.88	21.85	31	15.83	21.85	23
Real estate loans secured by farmland.....	0	0.33	8	0	0.35	9	0	0.33	8	0	0.95	11	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	38.06	57.91	20	37.87	57.83	20	38.09	57.15	20	37.14	72.74	4	35.56	72.88	3
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.78	19.43	5	1.20	20.44	7	1.01	19.43	6	1.20	22.29	4	1.14	23.13	2
Real estate loans secured by 1–4 family.....	0	2.45	2	0	3.09	3	0	2.64	3	0	3.13	2	0	3.34	1
Revolving	0.78	16.76	5	1.20	17.13	7	1.01	16.59	6	1.20	18.71	4	1.14	19.33	3
Closed-end.....	37.28	35.36	50	36.67	34.31	45	37.07	34.63	50	35.93	46.16	25	34.42	45.57	22
Commercial real estate loans	1.95	5.29	20	2.99	5.12	37	2.63	5.26	30	3.03	6.97	19	2.98	6.53	21
Construction and land development.....	0.13	1.05	21	0.40	0.98	40	0.19	0.93	31	0.41	1.47	21	0.27	1.52	17
1–4 family.....	1.82	4.21	25	2.59	4	41	2.44	4.19	31	2.62	5.34	22	2.71	4.90	27
Other.....	8.10	5.08	79	7.84	4.90	78	7.57	4.96	75	7.42	6.42	67	7.83	6.76	70
Multifamily.....	27.23	23.47	57	25.85	22.69	54	26.88	22.93	57	25.48	30.59	26	23.61	30.16	25
Nonfarm nonresidential	2.16	7.93	14	2.40	7.70	20	2.25	7.68	17	2.50	10.68	8	2.20	10.31	10
Owner-occupied.....	25.07	15.25	84	23.44	14.76	79	24.63	14.95	86	22.99	19.36	71	21.41	19.35	62
Other.....	0	0.56	8	0	0.53	9	0	0.54	8	0	1.38	11	0	1.27	10
Real estate loans secured by farmland.....	0	0.03	32	0	0.08	65	0	0.06	31	0.01	0	89	0.01	0	91
Loans to depository institutions and acceptances of other banks.....	39.14	23.16	90	40.01	20.31	89	38.90	22.17	89	41.08	16.16	94	40.07	16.21	94
Commercial and industrial loans	0.16	6.02	8	0.20	6.48	8	0.26	6.13	13	0.21	4	17	0.78	3.89	38
Loans to individuals.....	0	0.50	50	0.01	0.71	50	0	0.65	50	0.01	0.04	68	0.01	0.04	72
Credit card loans.....	0	0.33	10	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Agricultural loans.....	22.87	8.05	89	22.11	9.38	86	22.97	9.09	86	21.77	1.48	97	23.78	3.74	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	228.25	382.51	18	228.26	401.07	23	225.77	381.27	21	221.71	493.53	5	211.07	505.61	7
Real estate loans secured by 1–4 family.....	4.68	124.29	3	7.24	138.65	4	6	125.03	5	7.19	151.03	3	6.78	161.34	3
Revolving	0	16.14	2	0	21.22	2	0	17.42	2	0	21.25	2	0	23.52	1
Closed-end.....	4.68	106.79	4	7.24	115.78	5	6	106.14	5	7.19	127.10	4	6.78	134.73	3
Commercial real estate loans	223.58	237.40	45	221.02	240.54	44	219.77	234.65	46	214.52	311.74	19	204.29	316.03	18
Construction and land development.....	11.70	35.26	24	18.02	35.93	34	15.59	35.62	29	18.08	46.63	18	17.71	44.92	20
1–4 family.....	0.77	6.84	24	2.44	6.92	38	1.13	6.34	29	2.45	9.52	21	1.62	10.21	16
Other.....	10.93	28.01	25	15.58	27.85	32	14.46	28.16	32	15.63	35.90	21	16.09	33.75	23
Multifamily.....	48.57	34.02	75	47.23	33.54	76	44.86	32.74	75	44.31	44.76	61	46.47	48.38	64
Nonfarm nonresidential	163.31	157.71	51	155.77	159.79	46	159.32	155.06	51	152.14	206.64	25	140.12	208.15	21
Owner-occupied.....	12.97	52.99	15	14.49	54.16	18	13.34	52.37	17	14.90	71.54	8	13.04	70.68	9
Other.....	150.34	102.29	71	141.28	103.49	66	145.98	100.54	69	137.23	130.65	54	127.08	134.17	45
Real estate loans secured by farmland.....	0	3.50	8	0	3.48	8	0	3.44	8	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0.02	0.38	64	0	0.28	31	0.03	0.01	89	0.08	0.01	91
Commercial and industrial loans	234.72	145.22	86	241.13	132.09	86	230.62	139.91	89	245.25	106.70	92	237.84	107.07	93
Loans to individuals.....	0.95	35.91	9	1.19	40.80	10	1.55	37.47	13	1.26	24.83	16	4.65	24.45	32
Credit card loans.....	0.02	2.59	50	0.03	3.94	50	0.02	3.30	50	0.04	0.24	68	0.04	0.24	71
Agricultural loans.....	0	1.94	10	0	1.90	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases.....	137.15	47.52	92	133.26	54.71	89	136.16	49.54	92	129.99	10.25	98	141.14	25.58	96
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.05	27.81	77	37.22	27.16	75	38.11	27.32	78	37.43	35.38	61	36.41	35.09	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	228.15	185.94	58	224.35	188.67	56	225.92	183.76	57	223.46	239.13	47	216.13	243.62	43
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	241.12	243.39	45	238.84	248.20	46	239.26	240.85	46	238.36	315.15	25	229.17	318.90	21

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	6.44	11.92	26	6.06	7.73	56	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56
Liquid assets	27.69	27.16	54	26.29	22.73	73	25.06	26.22	55	20.98	16.28	75	24.26	15.56	83
Investment securities	25.22	18.78	72	23.83	16.91	78	24.69	17.85	77	24.57	16.41	85	25.52	16.02	85
Net loans and leases	63.03	60.99	53	63.15	64.23	34	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Net loans, leases and standby letters of credit	64.12	61.79	56	64.51	65.22	36	66.24	62.48	58	70.88	72.78	35	67.64	73.71	21
Core deposits	67.53	73.69	20	52.24	64.18	17	65.37	70.67	24	54.37	71.61	5	50.81	69.97	5
Noncore funding	20.51	11.95	81	34.96	19.78	84	21.37	14.13	77	32.71	14.61	94	37.60	16.58	94
Time deposits of \$250K or more	6.69	1.96	95	11.99	2.95	96	7.60	2.11	95	15.59	4.33	97	16.22	4.28	98
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0	1.22	11	3.18	1.77	78	4.95	1.47	85	1.02	0.77	68	5.26	0.96	94
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.60	29	3.18	0.97	87	4.95	0.54	94	1.02	0.75	68	5.26	0.97	94
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.91	1.11	85	7.96	3.69	87	0	1.24	7	2.56	2.75	59	2.33	3.63	48
Earning assets that reprice within 1 year	51.99	38.67	85	56.05	39.59	89	55.79	39.38	89	62.43	33.16	93	58.59	32.35	92
Interest-bearing liabilities that reprice within 1 year	10.92	7.73	79	20.27	10.23	86	11.50	8.20	76	27.42	18.54	80	27.11	18.20	81
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	41.06	29.49	75	35.78	27.26	67	44.30	29.11	85	35.02	13.71	87	31.48	12.98	83
Other Liquidity and Funding Ratios															
Net noncore funding dependence	16.28	-0.51	89	33.95	14.37	87	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95
Net short-term noncore funding dependence	15.47	-6.88	97	33.03	4.94	98	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98
Short-term investment / Short-term noncore funding	32.50	246.74	8	17.72	77.70	20	20.52	184.19	7	6.36	78.10	3	12.63	62.28	22
Liquid assets - short-term noncore funding / Nonliquid assets	10.90	30.67	19	-10.70	16.50	5	5.94	28.18	17	-13.70	6.90	5	-14.34	4.17	5
Net loans and leases / Total deposits	74.07	76.22	44	83.02	88.34	31	79.49	79.43	50	83.02	90.96	24	82.03	92.88	20
Net loans and leases / Core deposits	93.33	83.77	75	120.88	101.46	82	99.40	88.34	76	127.51	102.55	87	130.48	106.50	87
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.28	0.62	48	0.29	1.57	31	0.24	1.57	25	0.08	0.36	35	-0.32	-0.47	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.56	1.31	87	0.60	3.85	11	5.44	4.31	70	0.87	1.28	43	-4.10	-1.95	12
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			-0.02			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	6.08	12.84	51	5.20	12.92	51	3.73	11.38	50	5.98	7.25	65	8.38	10.76	61
Available-for-sale securities	93.73	85.49	50	94.59	85.17	52	96.07	87.23	50	93.80	91.33	36	91.62	88.32	40
U.S. Treasury securities	0.38	5.10	41	0.40	5.04	43	0.41	4.72	46	0.44	2.07	65	0.43	2.08	63
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0.57	3.36	39	0	4.01	10	0.62	8.16	22	0	11	7
Municipal securities	5.80	9.71	50	7.02	8.69	53	6.90	9.83	53	12.63	15.40	52	17.10	16.63	59
Mortgage-backed securities	79.17	66.67	67	76.76	68.40	56	78.22	66.64	64	75.80	57.07	75	78.48	54.50	81
Asset-backed securities	5.66	1.97	81	5.23	1.67	80	6.61	1.91	84	5.87	1.70	86	2	1.54	80
Other debt securities	8.80	3.05	85	9.82	2.67	86	7.67	3.01	83	4.42	3.73	67	1.77	3.75	55
Mutual funds and equity securities	0.18	0.36	55	0.21	0.35	60	0.20	0.35	54	0.22	0.49	57	0.22	0.41	63
Debt securities 1 year or less	7.29	9.29	51	7.71	10.98	48	6.11	10.55	38	5.69	13.55	34	7.17	13.91	43
Debt securities 1 to 5 years	1.88	16.09	12	3.11	17.72	21	1.98	17.03	14	4.01	23.43	13	1.51	23.42	7
Debt securities over 5 years	90.64	72.48	79	88.98	67.50	82	91.71	69.86	84	90.08	58.63	92	91.11	58.36	90
Pledged securities	3.46	33.48	8	10.33	36.65	13	5.27	35.67	12	6.99	43.76	10	17.97	42.20	22
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	12.76	156.41	14	84.89	53.90	75	135.42	183.32	53	-51.69	32.84	4	-33.88	16.28	17
Investment securities	12.25	31.91	28	15.06	9.51	70	13.18	23.62	38	2.01	4.80	44	-4.98	8.02	19
Core deposits	37.14	29.18	79	18.86	12	74	35.40	26.88	82	13.35	9.96	70	-8.02	10.40	1
Noncore funding	-37.76	-25.09	38	10.17	16.35	45	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,100,161	2,081,478	1,543,873
Commit: Secured commercial real estate loans	150,264	165,539	190,662	157,535	125,176
Commit: Unsecured real estate loans	16,708	43,460	2,762	31,663	40,274
Credit card lines (reported semiannually, June/Dec)	0		22,459	8,995	7,860
Securities underwriting		0	0	0	0
Standby letters of credit	127,310	149,912	138,459	151,473	123,229
Commercial and similar letters of credit	161,485	74,273	141,494	75,751	103,893
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	5,942	110,221	10,647	110,361	103,354
Purchased options contracts (interest rate)	16,255	127,072	22,645	117,067	107,927
Interest rate swaps	5,996,681	6,954,314	6,551,795	4,941,267	2,763,758
Futures and forward foreign exchange	556,596	457,666	348,792	223,811	245,727
Written options contracts (foreign exchange)	50,354	70,691	17,002	77,156	75,507
Purchased options contracts (foreign exchange)	49,286	69,162	17,108	77,094	74,661
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	29,546	50,570	34,590	53,090	57,413
Purchased options contracts (commodity and other)	30,632	52,361	35,681	54,816	60,438
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						19.07	22.01	48	21.29	16.97	74	16.73	17.31	47	
Standby letters of credit	1.09	0.67	81	1.36	0.78	79	1.26	0.71	84	1.55	0.36	98	1.34	0.35	97
Commercial and similar letters of credit	1.38	0.02	99	0.68	0.02	99	1.29	0.02	99	0.77	0.01	99	1.13	0.01	98
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0	47	0	0	47
Derivative contracts	57.73	42.67	80	71.76	54.47	80	63.93	48.62	79	57.84	2.95	98	37.80	6.51	97
Interest rate contracts	51.59	30.32	82	65.39	40.32	82	59.81	34.36	82	52.87	2.87	98	32.24	6.40	96
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0.05	2	22	1	2.54	48	0.10	2.18	23	1.13	0.13	91	1.12	0.26	88
Purchased options contracts (interest rate)	0.14	1.45	55	1.16	1.56	70	0.21	1.46	55	1.20	0.02	95	1.17	0.07	93
Interest rate swaps	51.40	20.33	88	63.23	23.70	88	59.51	20.83	89	50.54	2.19	99	29.95	5.18	97
Foreign exchange contracts	5.62	6.19	85	5.43	6.58	84	3.48	6.01	82	3.87	0	97	4.29	0	98
Futures and forward foreign exchange contracts	4.77	3.83	88	4.16	4.16	87	3.17	3.47	86	2.29	0	97	2.66	0	98
Written options contracts (foreign exchange)	0.43	0.03	92	0.64	0.05	92	0.15	0.03	86	0.79	0	97	0.82	0	98
Purchased options contracts (foreign exchange)	0.42	0.04	92	0.63	0.05	92	0.16	0.04	86	0.79	0	97	0.81	0	98
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.52	0.80	80	0.94	1.75	79	0.64	1.86	78	1.10	0	98	1.28	0	99
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0.25	0.27	85	0.46	0.51	84	0.31	0.52	84	0.54	0	99	0.62	0	99
Purchased options contracts (commodity and other)	0.26	0.18	85	0.48	0.42	86	0.32	0.37	85	0.56	0	99	0.65	0	99
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						30.37	42.82	44	31.56	24.81	76	25.85	25.18	56	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	6,735,292	7,892,057	7,038,260	5,654,662	3,488,785
Interest rate contracts	6,018,878	7,191,607	6,585,087	5,168,695	2,975,039
Foreign exchange contracts.....	656,236	597,519	382,902	378,061	395,895
Equity, commodity, and other contracts	60,178	102,931	70,271	107,906	117,851
Derivatives Position					
Futures and forwards	556,596	457,666	348,792	223,811	245,727
Written options	85,842	231,482	62,239	240,607	236,274
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	85,842	231,482	62,239	240,607	236,274
Purchased options	96,173	248,595	75,434	248,977	243,026
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	96,173	248,595	75,434	248,977	243,026
Swaps	5,996,681	6,954,314	6,551,795	4,941,267	2,763,758
Held for trading.....	5,802,727	6,170,549	5,439,961	4,286,084	370,691
Interest rate contracts	5,458,043	5,798,009	5,252,021	3,973,770	0
Foreign exchange contracts.....	344,684	372,540	187,940	312,314	370,691
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	932,565	1,721,508	1,598,299	1,368,578	3,118,094
Interest rate contracts	560,835	1,393,598	1,333,066	1,194,925	2,975,039
Foreign exchange contracts.....	311,552	224,979	194,962	65,747	25,204
Equity, commodity, and other contracts	60,178	102,931	70,271	107,906	117,851
Derivative contracts (excluding futures and FX 14 days or less)	6,633,479	7,584,045	6,946,787	5,371,982	3,209,356
One year or less	1,188,725	2,255,397	1,546,966	1,178,476	437,171
Over 1 year to 5 years	2,700,456	2,630,948	2,624,666	2,480,057	1,788,888
Over 5 years	2,744,298	2,697,700	2,775,155	1,713,449	983,297
Gross negative fair value (absolute value)	111,297	214,482	171,733	58,469	34,363
Gross positive fair value.....	144,136	211,902	171,815	64,868	35,196
Held for trading.....	103,992	188,779	157,317	53,310	2,826
Non-traded.....	40,144	23,123	14,498	11,558	32,370
Current credit exposure on risk-based capital derivative contracts	129,562	210,901	167,554	64,868	35,196
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	89.36	94.52	22	91.12	94.85	24	93.56	94.10	28	91.41	99.57	7	85.27	99.91	3
Foreign exchange contracts	9.74	3.16	84	7.57	3.08	84	5.44	3.49	78	6.69	0.14	94	11.35	0	97
Equity, commodity, and other contracts	0.89	1.04	77	1.30	1.10	75	1	1.17	75	1.91	0.07	94	3.38	0	97
Futures and forwards	8.26	12.82	54	5.80	13.53	42	4.96	14.05	42	3.96	14.06	54	7.04	11.75	61
Written options	1.27	8.11	29	2.93	7.86	35	0.88	8.18	21	4.26	11.73	49	6.77	11.14	62
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0	48	0	0	49
Over-the-counter	1.27	7.80	30	2.93	7.35	38	0.88	7.73	21	4.26	10.84	49	6.77	10.65	62
Purchased options	1.43	3.58	56	3.15	3.47	63	1.07	3.42	52	4.40	2.45	78	6.97	1.29	88
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	1.43	3.15	59	3.15	2.77	67	1.07	2.86	57	4.40	2.28	80	6.97	1.22	89
Swaps	89.03	69.64	63	88.12	69.06	66	93.09	68.76	75	87.38	64.61	56	79.22	65.42	43
Held for trading	86.15	42.14	72	78.19	45.49	68	77.29	43.53	66	75.80	15.01	81	10.63	13.60	77
Interest rate contracts	81.04	36.29	78	73.47	38.85	70	74.62	36.62	75	70.27	16.17	83	0	12.87	38
Foreign exchange contracts	5.12	1.47	87	4.72	1.52	84	2.67	1.60	78	5.52	0.11	94	10.63	0	97
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0	48	0	0	49
Non-traded	13.85	57.86	27	21.81	54.51	31	22.71	56.47	33	24.20	84.99	18	89.37	86.40	22
Interest rate contracts	8.33	54.11	21	17.66	52.13	30	18.94	53.82	32	21.13	84.69	18	85.27	85.51	24
Foreign exchange contracts	4.63	0.45	93	2.85	0.31	91	2.77	0.46	89	1.16	0.01	96	0.72	0	97
Equity, commodity, and other contracts	0.89	0.12	90	1.30	0.08	92	1	0.10	90	1.91	0.01	98	3.38	0	97
Derivative contracts (excluding futures and forex 14 days or less)	98.49	90.92	63	96.10	91.11	52	98.70	91.48	63	95	80.07	54	91.99	82.85	42
One year or less	17.65	26.80	50	28.58	31.34	59	21.98	32.05	50	20.84	15.20	69	12.53	12.75	67
Over 1 year to 5 years	40.09	28.69	66	33.34	27.94	57	37.29	27.06	64	43.86	22.92	76	51.28	22.66	81
Over 5 years	40.75	30.03	64	34.18	31.18	60	39.43	29.56	62	30.30	34.12	45	28.18	36.28	43
Gross negative fair value (absolute value)	1.65	1.21	68	2.72	1.98	67	2.44	1.55	73	1.03	1.30	45	0.98	0.66	67
Gross positive fair value	2.14	1.70	71	2.69	2.69	52	2.44	2.23	59	1.15	1.14	52	1.01	1.10	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.05	87	0.20	0.11	86	0.15	0.07	87	0.05	0	95	0.04	0.01	93
Gross positive fair value (X)	0.13	0.07	86	0.20	0.13	82	0.15	0.09	83	0.06	0	96	0.04	0.01	93
Held for trading (X)	0.09	0.05	83	0.18	0.10	82	0.14	0.07	85	0.05	0	97	0	0	85
Non-traded (X)	0.04	0.01	80	0.02	0.02	65	0.01	0.02	61	0.01	0	89	0.03	0.01	94
Current credit exposure (X)	0.12	0.05	85	0.20	0.09	83	0.15	0.06	85	0.06	0.01	93	0.04	0	95
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	1.62	0.61	87	2.69	1.16	86	2.12	0.85	87	0.86	0.10	95	0.52	0.06	95

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		116,426		81,421		81,421		71,216		73,969					
Gross losses		7,202		4,200		6,682		1,705		2,500					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		1,018		591		4,215		2,437		4,137					
Net losses		6,184		3,609		2,467		-732		-1,637					
Provision for loan and lease losses		17,422		15,032		37,472		9,473		-4,390					
Adjustments		0		0		0		0		0					
Ending balance		127,664		92,844		116,426		81,421		71,216					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
0.63	-0.11	98	0.60	0.87	33	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	
0.95	-0.20	98	0.88	1.41	33	0.54	0.82	29	0.14	0.16	49	-0.07	0.16	2	
281.73	-168.35	88	416.51	730.69	44	1,518.93	487.86	91	-1,294.13	142.73	2	268.17	182.69	76	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.71	1.49	71	1.32	1.32	52	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76
Allowance for loan and lease losses / Total loans and leases	1.71	1.47	73	1.32	1.30	55	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76
Allowance for loan and lease losses / Net loans and leases losses (X)	5.16	18.09	17	6.43	10.10	56	47.19	11.58	92		17.18			21.35	
Allowance for loan and lease losses / Nonaccrual assets	371.62	291.29	72	535.43	310.68	83	667.43	299.17	90	3,116	315.75	96		285.36	
ALLL / 90+ days past due + nonaccrual loans and leases	370.55	246.27	77	354.02	221.69	82	463.31	244.34	86	3,116	283.41	97		259.30	
Gross loan and lease losses / Average loans and leases	0.39	0.24	77	0.25	0.34	50	0.10	0.34	17	0.03	0.16	13	0.04	0.15	21
Recoveries / Average loans and leases	0.06	0.08	48	0.03	0.07	31	0.06	0.07	52	0.04	0.05	57	0.07	0.05	68
Net losses / Average loans and leases	0.34	0.16	83	0.21	0.27	54	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	15.23	7.39	88	34.66	8.09	95	247.21	33.98	99	97.48	41.80	88	23.12	51.25	34
Earnings coverage of net loan and lease losses (X)	4.85	25.70	19	12.29	17.23	57	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10
Net Loan and Lease Losses By Type															
Real estate loans	1.01	0.03	99	0	0.01	33	0.09	0.04	77	0	0.02	30	0	0.01	31
Real estate loans secured by 1–4 family	0	-0.01	58	0	0.01	48	0	0.01	46	-0.02	0.02	16	0	0.01	32
Revolving		-0.03			0			0.01			0.02			0.02	
Closed-end	0	-0.01	63	0	0.01	48	0	0	48	-0.02	0.02	14	0	0.01	31
Commercial real estate loans	1.03	0.05	99	0	0.01	38	0.09	0.07	69	0	0.02	38	0	0.01	41
Construction and land development	11.92	0	99	0	-0.01	68	0	0	59	0	-0.02	62	0	-0.02	57
1–4 family	11.92	0	99	0	0	60	0	0	59	0	0	54	0	0	54
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.02	62	0	-0.02	60
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	0.56	0.07	93	0	0.02	29	0.13	0.11	69	0	0.03	29	0	0.02	39
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	44	0	0.01	43
Other	0.56	0.06	93	0	0.01	31	0.13	0.08	76	0	0.01	22	0	0.01	47
Real estate loans secured by farmland		0			0.01			0.02			0.01			0	
Commercial and industrial loans	-0.14	0.20	5	0.52	0.48	65	0	0.47	7	-0.01	0.27	10	-0.03	0.18	15
Loans to individuals		1.06			1.43			1.13			0.74			0.71	
Credit card loans	0	2.41	9	0	3.52	10	0	2.92	9	0	1.89	14	0	1.65	21
Agricultural loans		0.02			0.11			0.19			0.02			0.03	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.09	37	-0.01	0.15	14	0	0.15	11	-0.03	0.14	7	-0.06	0.28	4

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	30		3,280		30,016		20,216		2,363						
90+ days past due loans and leases	100		8,886		7,685		0		0						
Nonaccrual loans and leases.....	34,353		17,340		17,444		2,613		0						
Total past due and nonaccrual loans and leases.....	34,483		29,506		55,145		22,829		2,363						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		8,886		0		0		0						
Restructured nonaccrual	17,132		15,912		17,444		0		0						
Total restructured loans and leases	17,132		24,798		17,444		0		0						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	0		0		39,361		17,597		10,395						
Other real estate owned.....	0		0		0		0		0						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0	0.33	0	0.05	0.52	3	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5
90+ days past due loans and leases	0	0.11	23	0.13	0.12	72	0.11	0.12	69	0	0.03	15	0	0.03	14
Nonaccrual loans and leases.....	0.46	0.65	38	0.25	0.57	14	0.24	0.66	12	0.04	0.48	7	0	0.49	1
90+ days past due and nonaccrual loans and leases.....	0.46	0.82	31	0.37	0.75	16	0.35	0.85	13	0.04	0.54	5	0	0.54	1
30–89 days past due restructured.....	0	0.01	20	0	0.01	12	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0.13	0.01	94	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured.....	0.23	0.13	79	0.23	0.14	75	0.24	0.13	82	0	0.07	8	0	0.10	6
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0	0.33	0	0.05	0.52	3	0.41	0.40	64	0.29	0.31	56	0.04	0.32	5
90+ days past due assets	0	0.11	22	0.13	0.12	72	0.11	0.12	69	0	0.03	15	0	0.03	14
Nonaccrual assets	0.46	0.66	38	0.25	0.58	14	0.24	0.67	12	0.04	0.48	7	0	0.49	1
30+ days past due and nonaccrual assets	0.46	1.18	12	0.42	1.32	5	0.76	1.29	31	0.33	0.87	14	0.04	0.88	1
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.30	0.50	31	0.24	0.48	17	0.23	0.52	20	0.03	0.39	4	0	0.39	1
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.53	29	0.24	0.51	16	0.23	0.55	17	0.03	0.45	4	0	0.45	1
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.29	0.58	23	0.24	0.57	16	0.52	0.60	44	0.21	0.56	14	0.11	0.59	7
Allowance for loan and lease losses	26.91	69.27	13	28.25	74.58	14	48.79	66.66	36	24.82	92.08	10	14.60	95.97	3
Equity capital + allowance for loan and lease losses	2.69	5.03	25	2.23	4.68	19	4.47	4.97	50	1.74	4.77	14	1.02	5.09	4
Tier 1 capital + allowance for loan and lease losses	2.75	5.96	17	2.25	5.89	15	4.63	6.05	36	1.76	5.30	12	1	5.65	5
Loans and leases + other real estate owned	0.46	0.97	24	0.37	0.91	12	0.78	0.97	40	0.29	0.78	13	0.17	0.82	7

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.31	2	0.09	0.48	8	1.08	0.39	91	0.79	0.28	93	0	0.29	1
	90+ days past due		0	0.13	15	0.33	0.12	83	0.28	0.16	81	0	0.03	24	0	0.03	19
	Nonaccrual.....		1.21	0.76	82	0	0.54	2	0.63	0.76	48	0	0.45	1	0	0.48	1
Commercial and industrial	30–89 days past due		0	0.22	3	0	0.36	2	0	0.23	3	0	0.22	5	0.07	0.23	37
	90+ days past due		0	0.02	15	0	0.03	17	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0	0.69	1	0.62	0.90	36	0	0.75	3	0.09	0.74	15	0	0.61	6
Individuals	30–89 days past due		0	0.53	5	0	0.84	5	0	0.83	4	0	0.60	5	0	0.68	6
	90+ days past due		0	0.11	20	0	0.15	19	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.22	10	0	0.19	9	0	0.28	9	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due			0.01		0	0.01	46		0		0	0	50	0	0	50
	90+ days past due			0		0	0	48		0		0	0	50	0	0	50
	Nonaccrual.....			0		0	0	48		0		0	0	50	0	0	50
Agricultural	30–89 days past due			0.17			0.35			0.17			0.10			0.11	
	90+ days past due			0			0.02			0			0			0.01	
	Nonaccrual.....			0.44			0.76			0.49			0.80			0.46	
Foreign governments	30–89 days past due			0.03			10.34			0							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.04			0.05			0.09							
Other loans and leases	30–89 days past due		0	0.13	36	0.06	0.26	42	0	0.18	31	0.01	0.28	51	0.05	0.18	63
	90+ days past due		0.01	0.01	77	0	0.01	31	0	0.01	75	0	0	40	0	0	41
	Nonaccrual.....		0	0.15	19	0	0.13	16	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.47	1	0	0.73	1	0	0.65	1	0	0.53	3	0	0.52	2
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual	0	0.88	1	0	0.79	1	0	0.89	0	0	0.55	2	0	0.61	2
Revolving	30–89 days past due		0.31			0.50			0.48			0.36			0.36	
	90+ days past due		0.03			0.03			0.03			0.01			0.02	
	Nonaccrual		1.31			1.07			1.13			0.34			0.35	
Closed-end	30–89 days past due	0	0.48	1	0	0.76	1	0	0.65	1	0	0.56	3	0	0.54	2
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual	0	0.85	1	0	0.77	1	0	0.87	0	0	0.57	3	0	0.64	3
Junior lien	30–89 days past due	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	13	0	0.02	14
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	41	0	0	38
	Nonaccrual	0	0.05	6	0	0.05	7	0	0.04	6	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0	0.22	3	0.09	0.28	23	1.11	0.26	96	0.81	0.15	96	0	0.16	6
	90+ days past due	0	0.02	24	0.34	0.01	98	0.28	0.02	96	0	0.02	34	0	0.02	31
	Nonaccrual	1.23	0.62	86	0	0.32	4	0.65	0.62	55	0	0.34	4	0	0.41	3
Construction and development	30–89 days past due	0	0.22	15	0	0.32	12	0	0.28	11	9.63	0.20	99	0	0.17	21
	90+ days past due	0	0.01	35	2.04	0.01	99	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	5.68	0.50	94	0	0.24	11	0	0.41	11	0	0.18	21	0	0.18	21
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.05	33	0	0.07	32
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.16	17	0	0.24	15	0	0.22	13	9.63	0.12	99	0	0.06	28
	90+ days past due	0	0	38	2.04	0.01	99	0	0	40	0	0	44	0	0	45
	Nonaccrual	5.68	0.43	95	0	0.18	13	0	0.35	12	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.20	5	0.13	0.27	31	1.54	0.23	96	0	0.13	8	0	0.17	9
	90+ days past due	0	0.02	27	0.25	0.02	97	0.39	0.02	96	0	0.02	37	0	0.02	34
	Nonaccrual	1.28	0.78	77	0	0.37	5	0.89	0.80	60	0	0.36	5	0	0.52	4
Owner Occupied	30–89 days past due	0	0.06	10	0.13	0.11	60	0	0.07	8	0	0.06	12	0	0.08	13
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0	0.32	3	0	0.20	6	0	0.27	5	0	0.19	7	0	0.20	8
Other	30–89 days past due	0	0.12	8	0	0.14	7	1.54	0.14	96	0	0.05	18	0	0.07	18
	90+ days past due	0	0.01	34	0.25	0.01	98	0.39	0.01	96	0	0.01	41	0	0.01	39
	Nonaccrual	1.28	0.40	90	0	0.16	7	0.89	0.44	79	0	0.14	14	0	0.22	13
Farmland	30–89 days past due		0.13			0.32			0.11			0.21			0.09	
	90+ days past due		0.01			0.01			0			0.01			0	
	Nonaccrual		1.14			1.10			1.13			1.06			0.49	
Credit card	30–89 days past due	0	0.75	6	0	1.31	6	0	0.95	7	0	0.87	18	0	1.03	23
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	99,652	99,652	99,652	99,652	99,652										
Retained earnings	1,020,270	975,269	1,010,482	967,895	872,355										
Accumulated other comprehensive income (AOCI)	28,443	5,980	43,258	10,323	-23,833										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,148,365	1,080,901	1,153,392	1,077,870	948,174										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	28,443	5,980	43,258	10,323	-23,575										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,119,922	1,074,921	1,110,134	1,067,547	971,749										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,119,922	1,074,921	1,110,134	1,067,547	971,749										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,119,922	1,074,921	1,110,134	1,067,547	971,749										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	100,502	93,061	98,829	81,642	71,436										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	100,502	93,061	98,829	81,642	71,436										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	100,502	93,061	98,829	81,642	71,436										
Exited advanced approach tier 2 capital															
Total capital	1,220,424	1,167,982	1,208,963	1,149,189	1,043,185										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,122,070	10,096,814	10,766,875	9,772,812	9,029,808										
Less: Deductions from common equity tier 1 capital	0	0	0	0	0										
Less: Other deductions	5,544	1,796	6,016	979	5,589										
Total assets for leverage ratio	11,116,526	10,095,018	10,760,859	9,771,833	9,024,219										
Total risk-weighted assets	8,012,704	7,850,317	7,888,427	7,568,046	6,815,192										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.98	12.54	73	13.69	11.59										
Common equity tier 1 capital, column B	0	0.28	46	0	0.28										
Tier 1 capital, column A	13.98	13.31	65	13.69	12.25										
Tier 1 capital, column B	0	0.32	46	0	0.33										
Total capital, column A	15.23	15.37	54	14.88	14.01										
Total capital, column B	0	0.36	46	0	0.37										
Tier 1 leverage	10.07	9.15	78	10.65	9.43										
Supplementary leverage ratio, advanced approaches HCs		7.94		7.28	8.72										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	13.98	12.54	73	13.69	11.59	83	14.07	12.35	81	14.11	12.50	75	14.26	12.37	76
	0	0.28	46	0	0.28	46	0	0.30	46	0	0	50	0	0	50
	13.98	13.31	65	13.69	12.25	78	14.07	13.08	76	14.11	13.19	70	14.26	13.03	74
	0	0.32	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
	15.23	15.37	54	14.88	14.01	76	15.33	15.23	59	15.18	14.63	70	15.31	14.48	73
	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50	0	0	50
	10.07	9.15	78	10.65	9.43	79	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65
		7.94			7.28			8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		107			16			124			1			84	568.75	197.22	
Other insurance activities income		107			16			124			1			84	568.75	197.22	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		195,669			192,089			194,533			193,472			190,767	1.86	7.42	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			40			33.33					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			0			0					
Insurance activities revenue / Adjusted operating income	0.13	0.38	60	0.02	0.40	42	0.04	0.41	44	0	0.37	45	0.03	0.46	53			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	33.33			45.10			38.23			100			50					
Other premium income / Total premium income	66.67			54.90			61.77			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62											
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.68	11	67	16.45	11.59	68	15.86	11.03	67	16.84	11.53	70	18.29	13.70	73			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	114,197	109,567	108,471	107,802	133,743
Real estate loans.....	15,427	10,691	11,837	10,802	6,108
Commercial and industrial loans	98,770	98,876	96,634	97,000	127,635
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	259,041	257,292	208,411	106,275	32,798
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	373,238	366,859	316,882	214,077	166,541
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			2.53				1.85
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18							
Commercial and industrial loans		1.94			0.37			0.64			2.35				3.83
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....	4.23	-6.17	70	-13.22	12.26	19	0.62	-2.40	63	-19.40	-47.91	65	-28.98	-27.26	35
Total selected assets.....	1.74	-2.56	62	85.15	7.32	91	48.02	2.04	90	28.54	-25.04	84	-31.21	5.03	21
Deposits		2.95			13.75			3.46			2.53				-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	15,000	0	0	0	
Dividends	0	0	15,000	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	0	0	15,000	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	19		-100.00
Total operating income	0	0	15,000	0	19		-100.00
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	47	47	187	187	187	0.00	0.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	47	47	187	187	187	0.00	0.00
Income (loss) before taxes	-47	-47	14,813	-187	-168		
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items							
Income before undistributed income of subsidiaries	-47	-47	14,813	-187	-168		
Equity in undistributed income of subsidiaries	9,835	22,421	42,774	100,386	96,188	-56.13	-37.70
Bank subsidiaries	9,835	22,421	42,774	100,386	96,188	-56.13	-37.70
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	9,788	22,374	57,587	100,199	96,020	-56.25	-37.82
Memoranda							
Bank net income	9,835	22,421	57,774	100,386	96,188	-56.13	-37.70
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,139,154	99.20	1,071,503	99.13	1,144,134	99.20	1,068,425	938,542	6.31	32.12
Common and preferred stock		1,139,154	99.20	1,071,503	99.13	1,144,134	99.20	1,068,425	938,542	6.31	32.12
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Common and preferred stock		522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		8,689	0.76	8,876	0.82	8,736	0.76	8,923	9,110	-2.11	-9.38
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		0	0	0	0	0	0	0	0	0	-100.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,148,365	100.00	1,080,901	100.00	1,153,392	100.00	1,077,870	948,174	6.24	31.63
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital		1,148,365	100	1,080,901	100	1,153,392	100	1,077,870	948,174	6.24	31.64
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		5,000	0.44	5,000	0.46	5,000	0.43	5,000	5,000	0.00	0.00
Common surplus		94,652	8.24	94,652	8.76	94,652	8.21	94,652	94,652	0.00	0.00
Retained earnings		1,020,270	88.85	975,269	90.23	1,010,482	87.61	967,895	872,355	4.61	33.18
Accumulated other comprehensive income		28,443	2.48	5,980	0.55	43,258	3.75	10,323	-23,833	375.64	331.54
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,148,365	100.00	1,080,901	100.00	1,153,392	100.00	1,077,870	948,174	6.24	31.63
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	3.37	12.54	2	8.07	3.93	78	5.10	7.29	27	9.77	10.58	40	10.44	11.03	47
Bank net income / Average equity investment in banks	3.45	12.55	4	8.38	4.73	73	5.21	7.45	23	9.93	10.85	39	10.58	11.56	45
Nonbank net income / Average equity investment in nonbanks	0	12.53	16	0	5.73	32	0	9.75	17	0	12.07	20	0	10.83	19
Subsidiary HCs net income / Average equity investment in sub HCs.....	11.69			3.62			7.01				15.16			9.40	
Bank net income / Parent net income	100.48	95.97	40	100.21	95.67	27	100.32	88.16	35	100.19	103.77	26	100.17	104.73	23
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17	0	3.59	14	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	0	17.74	2	0	19.50	2	0	20.06	3	0	9.66	2	0	9.50	2
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.30	7	0	15.86	7	0	16.67	6	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	35.48	11		27.67		0	34.67	10		14.37			15.49	
Double Leverage															
Equity investment in subs / Equity capital	99.24	102.85	26	99.18	103.91	20	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27
Total investment in subs / Equity capital.....	99.24	108.21	19	99.18	111.18	12	99.24	110.16	16	99.17	104.48	27	99.04	104.38	24
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.22	0.22	19	-0.10	1.22	22	-0.15	0.47	24	-0.09	0.44	27	-0.09	0.36	27
Equity investment in subs – equity cap / Net income-div (X).....		0.74			2.81			1.82			1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0	111.20	2	0	154.20	1	98.77	136.59	26	0	153.39	1	0.04	113.37	2
Cash from ops + noncash items + op expense / Op expense + dividend	0	98.58	14	0	176.81	7	98.77	147.24	21	0	152.31	5	0.04	123.74	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	0	85.35	18	99.69	90.08	51	98.77	134.08	30	95.92	105.99	26	99.60	108.88	43
Pretax operating income + interest expense / Interest expense		1,142.88			2,355.68			2,016.32			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,357.31			1,688.78			1,539.23			2,481.22			1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends		117.86		0	186.57	1	100	150.43	25	0	196.13	3	0	140.89	3
Fees + other income from subsidiaries / Salary + other expenses.....	0	13.36	34	0	14.22	33	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X).....		33.13			20.55			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	2.60	28	0	3.85	24	0	1.59	31	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0			0	
Nonaccrual.....		1.22			1.57			1.03			8.16			0.70	
Total		1.27			1.72			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.80	35	0	3.20	31	0	2.66	33	0.01	0.13	63	0.01	0.14	59
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		74.87			61.08		101.26	81.10	75		65.39				87.25
Dividends declared / Net income	0	23.13	6	67.04	81.32	58	26.05	42.29	29	4.39	25.65	18	44	24.10	78
Net income – dividends / Average equity.....	3.37	9.52	5	2.66	0.55	65	3.77	4.14	44	9.34	7.61	72	5.85	8.12	21
Percent of Dividends Paid															
Dividends from bank subsidiaries		101.14		0	182.33	14	100	132.17	33	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries		3.28		0	2.35	30	0	3.41	23	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....		4.75		0	3.48	45	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries		128.99		0	229.19	4	100	174.85	22	0	209.89	4	0	144.51	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	0	123.04	10	25.96	60.28	21	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	0	33.49	8	0	148.03	4	25.96	62.88	19	0	48.40	5	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			39.62			56.39			76.61				80.47
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			0.91				0.31
Management and service fees from nonbank subsidiaries		0.53			1.68			0.86			0.02				0.17
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			0.01				0.06
Operating income from nonbank subsidiaries		69.48			76.32			79.84			83.73				96.62
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			65.48				43.51
Interest income from subsidiary holding companies		6.44			12.80			8.40			0				0
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0				0
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0				0.15
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			65.48				43.66
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		58.57			62.43		100	69.76	96		77.61		0	72.95	9
Interest income from bank subsidiaries.....		0.72			2.52		0	0.63	20		0.23		0	0.55	29
Management and service fees from bank subsidiaries		4.11			1.69		0	1.87	37		0.75		0	0.59	43
Other income from bank subsidiaries.....		0.02			0.07		0	0.04	45		0.01		0	0.01	44
Operating income from bank subsidiaries		71.70			76.26		100	82.20	93		94.06		0	89.39	4
Dividends from nonbank subsidiaries		5.32			2.51		0	1.95	23		1.13		0	2.65	26
Interest income from nonbank subsidiaries.....		0.82			1.82		0	0.73	36		0		0	0	46
Management and service fees from nonbank subsidiaries		0.05			0.08		0	0.02	42		0		0	0	47
Other income from nonbank subsidiaries.....		0.01			0.04		0	0.01	46		0		0	0	47
Operating income from nonbank subsidiaries		10.59			9.13		0	4.70	16		1.56		0	3.33	23
Dividends from subsidiary holding companies.....		1.03			1.54		0	2.53	44		0		0	0	48
Interest income from subsidiary holding companies		0.13			0.40		0	0.11	44		0		0	0	49
Management and service fees from subsidiary holding companies.....		0			0		0	0	49		0		0	0	50
Other income from subsidiary holding companies.....		0			0		0	0	49		0		0	0	49
Operating income from subsidiary holding companies.....		2.35			5.35		0	4.56	42		0		0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			1,178.56				854.19
Loans and advances from subsidiaries / Total debt		29.59			30.31			27.08			70.71				81.26